

REMARKS

Claims 1, 3-6, 8-11, 13-16, 18-21, 23-26, and 28 were examined, with claims 2, 7, 12, 17, 22, 27, and 29-34 having been previously cancelled. Applicant has amended claim 1, has added claims 35-51, and has cancelled claims 16, 18-21, 23-26, and 28 without waiver or prejudice. Accordingly, claims 1, 3-6, 8-11, 13-15, and 35-51 are presented for consideration, with claims 1, 6, 11, and 36 being independent.

Interview Summary

Applicant and Applicant's representatives wish to thank Examiner Borrisov for the assistance extended during the personal interview held on August 15, 2005. In view of the discussion during the interview, the foregoing amendments, and the following remarks, reconsideration and allowance of the claims are respectfully requested. As indicated in the Interview Summary provided by the Examiner, the Examiner agreed that, absent allowance of the claims, the next Office Action would be non-final. Further summary of the interview is included in the remarks that follow.

Rejections under Section 101

Claims 1, 3-5, 16, and 18-20 stand rejected under 35 U.S.C. §101 as being directed to non-statutory subject matter. As discussed during the telephone interview, claims 1, 3-5, 16, and 18-20 are rejected because those claims "do not include limitations that would suggest a computer is being used to transform the data." Office Action, page 5. With respect to cancelled claims 16 and 18-20, the rejection is rendered moot. Applicant has amended claim 1 to obviate this rejection.

As amended, claim 1 recites, among other features, "mapping, by a computer, the electronic data from the first format to a standard format" (claim 1, emphasis added). Consequently, claim 1 includes a limitation that is performed by a computer and that results in a physical transformation of data (e.g., from the first format to the standard format).

Consequently, and as discussed during the telephone interview, claim 1 is within the technological arts and is directed to statutory subject matter.

For at least these reasons, Applicant respectfully requests reconsideration and withdrawal of the §101 rejection of claim 1 and its dependent claims.

Rejections under Section 102

Claims 21, 23-26, and 28 stand rejected under 35 U.S.C. §102 as being anticipated by Walker (U.S. Patent Application No.: 2002/0169664). Claims 21, 23-26, and 28 have been cancelled, thereby rendering this rejection moot.

Rejections under Section 103

Claims 1, 3-6, 8-11, 13-16, and 18-20 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Walker in view of Gharavy (U.S. Patent Application No.: 2003/0004840). With respect to cancelled claims 16 and 18-20, this rejection is rendered moot. With respect to the remaining claims, Applicant respectfully traverses this rejection.

With respect to independent claim 1, Applicant requests reconsideration and withdrawal of the rejection because the applied sections of Walker and Gharavy, either alone or in combination, fail to describe or suggest, at least, “communicating to the first market participant receipt of the electronic data representing the business transaction and validation results of the electronic data representing the business transaction,” as recited in claim 1.

As discussed during the telephone interview, the Office Action fails to address the above referenced limitation in its discussion of claim 1. *See* Office Action, pages 8-9. In its discussion of other limitations of claim 1 relating to validation of electronic data, the Office Action applies portions of Gharavy that disclose determining whether credential data or transaction input is valid. *See* Gharavy, paragraph [0025]. Furthermore, the applied portions of Gharavy disclose storage of an indication of whether the credential data is valid, for example, in a database. *See* Gharavy, paragraph [0105]. However, as discussed in the telephone interview, Gharavy fails to describe or suggest “communicating to the first market participant receipt of the electronic data

representing the business transaction and validation results of the electronic data representing the business transaction,” as recited in claim 1.

Furthermore, Walker is not relied on by the Office Action to describe the recited “communicating ... validation results of the electronic data,” and the applied portions of Walker do not cure the deficiencies of Gharavy.

For at least these reasons, Applicant respectfully requests reconsideration and withdrawal of the §103(a) rejection of claim 1, and its dependent claims, and either allowance of the claims or provision of a non-final Office Action, as agreed during the interview.

Similarly, claims 6 and 11 recite arrangements that “communicate ... receipt of the electronic data representing the business transaction and validation results of the electronic data representing the business transaction” (claims 6 and 11). Accordingly, Applicant requests reconsideration and withdrawal of the 35 U.S.C. 103(a) rejection of claims 6 and 11, and their respective dependent claims, for at least the reasons discussed above with respect to claim 1. Further, Applicant respectfully requests either allowance of the claims or provision of a non-final Office Action, as agreed during the interview.

Applicant has added claim 35, depending from independent claim 1, and has not added new matter. Claim 35 is patentable over the applied art for at least the reasons discussed above with respect to independent claim 1.

Applicant also has added new independent claim 36 and new dependent claims 37-51 that depend from new independent claim 36. No new matter has been added. Applicant respectfully requests allowance of new claims 36-51 because the cited references do not describe or suggest all of the features of new independent claim 36. Specifically, the cited references does not describe or suggest, at least, “waiting, by the computer system, for reception of a second transaction record from the organization including second transaction data describing completion of the second transaction,” as recited in claim 36. Instead, Walker describes a billing entity receiving an acceptance of an offer from a customer to whom the offer was presented. Walker, paragraph [0204].

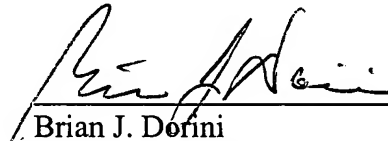
For at least these reasons, Applicant respectfully requests allowance of claim 36 and its dependent claims.

It is believed that all of the pending claims have been addressed. However, the absence of a reply to a specific rejection, issue, or comment does not signify agreement with or concession of that rejection, issue, or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this paper, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment. Applicant reserves the right to prosecute the rejected claims in further prosecution of this or related applications.

Enclosed is a \$120 check for the Petition for Extension of Time fee. Please apply any other charges or credits to deposit account 06-1050.

Respectfully submitted,

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